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Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District ofILLINOIS(State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1:	Identify Yourself					
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):			
1. Your	full name					
goverr identifi	the name that is on your nment-issued picture ication (for example, river's license or	Angie First name Denise	First name			
passp		Middle name Carr	Middle name			
identifi	your picture ication to your meeting ue trustee.	Last name	Last name			
		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)			
	her names you					
have years	used in the last 8	First name	First name			
	e your married or n names.	Middle name	Middle name			
		Last name	Last name			
		First name	First name			
		Middle name	Middle name			
		Last name	Last name			
your	the last 4 digits of Social Security	XXX - XX - <u>5249</u>	XXX - XX			
Individ	er or federal dual Taxpayer fication number	OR	OR			
identii	ncauon number	9 xx - xx	9 xx - xx			

Case 17-29115 Doc 1 Filed 09/28/17 Entered 09/28/17 17:24:41 Desc Main Page 2 of 59 Document Angie Denise Case Number (if known) Debtor 1 **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): Any business names I have not used any business names or EINs. and Employer I have not used any business names or EINs. **Identification Numbers** (EIN) you have used in Business name Business name the last 8 years Include trade names and Business name Business name doing business as names EIN EIN Where you live If Debtor 2 lives at a different address: 8217 S. Wolcott Number Street Number Street Chicago IL 60620 City State ZIP Code City ZIP Code COOK County County If your mailing address is different from the one If Debtor 2's mailing address is different from above, fill it in here. Note that the court will send the one above, fill it in here. Note that the court any notices to you at this mailing address. will send any notices this mailing address. Number Number Street Street P.O. Box P.O. Box ZIP Code City State City State ZIP Code Check one: Check one: Why you are choosing this district to file for Over the last 180 days before filing this petition, Over the last 180 days before filing this petition, bankruptcy. I have lived in this district longer than in any I have lived in this district longer than in any other district. other district. have another reason. Explain. I have another reason. Explain. See 28 U.S.C. § 1408 (See 28 U.S.C. § 1408

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Document Carr Angie Denise Debtor 1 Case Number (if known) _ Last Name

Pa	Tell the Court About Your	Bankruptcy C	ase			
7.	The chapter of the Bankruptcy Code you are choosing to file under	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box. Chapter 7 Chapter 11 Chapter 12 Chapter 13				
8.	How you will pay the fee	local of yourse submit with a linear Applica I request By law less the pay the	pay the entire fee when I file my petition. Please check with the clerk's office in your court for more details about how you may pay. Typically, if you are paying the fee self, you may pay with cash, cashier's check, or money order. If your attorney is nitting your payment on your behalf, your attorney may pay with a credit card or check a pre-printed address. In the pay the fee in installments. If you choose this option, sign and attach the incation for Individuals to Pay The Filing Fee in Installments (Official Form 103A). In the pay the fee be waived (You may request this option only if you are filing for Chapter 7. In the pay is not required to, waive your fee, and may do so only if your income is than 150% of the official poverty line that applies to your family size and you are unable to the fee in installments). If you choose this option, you must fill out the Application to Have the other 7 Filing Fee Waived (Official Form 103B) and file it with your petition.			
9.	Have you filed for bankruptcy within the last 8 years?	■ No □ Yes.	District None District None District		When	Case Number MM / DD / YYYY Case Number MM / DD / YYYY Case Number
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business parter, or by affiliate?	■ No □ Yes.	District		When _	Relationship to you Case Number, if known MM / DD / YYYY Relationship to you Case Number, if known MM / DD / YYYY
11.	Do you rent your residence?	□ No. ■ Yes.	residence? No. Go to lii Yes. Fill out	ne 12.		nent against you and do you want to stay in your Eviction Judgment Against You (Form 101A) and file it with

Debto	Case 17-291:	15 Doc Denise Middle Name	1 Filed 09/28/17 Document Carr	Entered 09/28/17 17:24:41 Page 4 of 59	Desc Main
Par	t 3: Report About Any Busin	accoc You Own	a oc o Solo Bronziotor		
ı aı	Report About Any Busin	lesses fou Owi	as a sole Proprietor		
12.	Are you a sole proprietor of any full- or part-time business? A sole proprietorship is a	■ No. □ Yes.	Go to Part 4. Name and location of busines	s	
	business you operate as an individual, and is not a separate legal entity such as a corporation, partnerhsip, or		Name of business, if any		
	LLC. If you have more than one sole proprietorship, use a separate sheed and attach it to this petition.		Number Street		
			City	State	Zip Code
			Check the appropriate box to	describe your business:	
			☐ Health Care Business (a	as defined in 11 U.S.C. § 101(27A))	
			☐ Single Asset Real Estate	e (as defined in 11 U.S.C. § 101(51B))	
			☐ Stockbroker (as defined	in 11 U.S.C. § 101(53A))	
			☐ Commodity Broker (as d	lefined in 11 U.S.C. § 101(6))	
			☐ None of the above		
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	appropriate balance sidocument	te deadlines. If you indicate that heet, statement of operations, c s do not exist, follow the proced	• ,,,,	your most recent
	For a definition of small	_	am not filing under Chapter 11.		
	business debtor, see 11 U.S.C. § 101(51D).		am filing under Chapter 11, but the Bankruptcy Code.	t I am NOT a small business debtor according to th	e definition in
			am filing under Chapter 11 and Bankruptcy Code.	d I am a small business debtor according to the def	inition in the
Par	Report if You Own or H	ave Any Hazard	ous Property or Any Property Th	at Needs Immediate Attention	
14.	Do you own or have any property that poses or is alleged to pose a threat of imminent and	No.	What is the hazard?		
	indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention?		If immediate attention is needed	d, why is it needed?	
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?				
			Where is the property?Numbr	er Street	

City

State

ZIP Code

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Debtor 1 Angie Denise

Document

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Part 5:

Explain Your Efforts to

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
You must check one:	You must check one:
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.	I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.
Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.	Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.	☐I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.
Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.	Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.
I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.	I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.
To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.	To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.
Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.	Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.
I am not required to receive a briefing about credit counseling because of:	I am not required to receive a briefing about credit counseling because of:
Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
Active duty. I am currently on active military duty in a military combat zone.	Active duty. I am currently on active military duty in a military combat zone.
If you believe you are not required to receive a briefing about credit counseling, you must file a	If you believe you are not required to receive a briefing about credit counseling, you must file a

motion for waiver of credit counseling with the court.

motion for waiver of credit counseling with the court.

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Document Carr Angie Denise Debtor 1 Case Number (if known) Last Name

	16a Are vour debts primari	ly consumer debts? Consumer debts are de	efined in 11 U.S.C. & 101(8)					
. What kind of debts you have?	40	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."						
•	No. Go to line 16b. Yes. Go to line 17.							
	-	ly business debts? Business debts are debt vestment or through the operation of the busine						
	No. Go to line 16c.							
	Yes. Go to line 17.	owe that are not consumer debts or business	debts					
Are you filing unde	No. I am not filing under	Chapter 7. Go to line 18.						
Do you estimate th		pter 7. Do you estimate that after any exempt ses are paid that funds will be available to distri						
any exempt proper	ty is	ses are paid that fullus will be available to distri	ibute to unsecured creditors?					
excluded and administrative exp	enses \square_{Yes}	∐No.						
are paid that funds available for distrib	will be							
to unsecured credi	_							
How many creditor you estimate that y		☐ 1,000-5,000 ☐ 5,001-10,000	☐ 25,001-50,000 ☐ 50,001-100,000					
owe?	□ 100-199	10,001-25,000	☐ More than 100,000					
	200-999		·					
How much do you	\$0-\$50,000	\$1,000,001-\$10 million	□\$500,000,001-\$1 billion					
estimate your asse	-	\$10,000,001-\$50 million	\$1,000,000,001-\$10 billion					
be worth?	\$100,001-\$500,000 \$500,001-\$1 million	☐ \$50,000,001-\$100 million ☐ \$100,000,001-\$500 million	☐\$10,000,000,001-\$50 billion ☐More than \$50 billion					
How much do you	\$0-\$50,000	\$1,000,001-\$10 million	□\$500,000,001-\$1 billion					
estimate your liabi	_ · · · /	□ \$10,000,001-\$50 million	□\$1,000,000,001-\$10 billion					
to be?	\$100,001-\$500,000	\$50,000,001-\$100 million	□\$10,000,000,001-\$50 billion					
	☐ \$500,001-\$1 million	\$100,000,001-\$500 million	☐ More than \$50 billion					
Sign Below								
r you	I have examined this petition, an correct.	d I declare under penalty of perjury that the info	ormation provided is true and					
		apter 7, I am aware that I may proceed, if eligib understand the relief available under each cha						
	, ,	I I did not pay or agree to pay someone who is and read the notice required by 11 U.S.C. § 342						
	I request relief in accordance wit	th the chapter of title 11, United States Code, sp	pecified in this petition.					
		ement, concealing property, or obtaining money It in fines up to \$250,000, or imprisonment for unind 3571.						
	/s/ Angie Denise Car Signature of Debtor 1		ature of Debtor 2					
	Executed on _ 09/27/20	17	suted on					
	Executed on OS/21/20		euted on					

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Debtor 1 Angie Denise Case Number (if known) I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to For your attorney, if you are proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under represented by one each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect. if you are not represented by an attorney, you do not need to file this page. 🗶 /s/ Tarek Muhammad Khalil Date: 09/28/2017 Date Signature of Attorney for Debtor MM / DD / YYYY Tarek Muhammad Khalil Printed name Geraci Law L.L.C. Firm name 55 E. Monroe St., #3400 Number Street IL 60603 Chicago State ZIP Code 312-332-1800 ndil@geracilaw.com Contact Phone Email address

IL

State

6311129

Bar number

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Fill in this information to identify your case:					
Debtor 1	Angie	Denise	Carr		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the : NORTHERN District of ILLINOIS (State)					
Case Number (If known)	·		_		
(

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Check if this is an amended filing

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1:	Summarize Your Assets	
		Your assets Value of what you own
	e A/B: Property (Official Form 106A/B) y line 55, Total real estate, from Schedule A/B	\$ 0
1ь. Сору	line 62, Total personal property, from Schedule A/B	\$ 8,076
1с. Сору	v line 63, Total of all property on <i>Schedule A/B</i>	\$ 8,076
Part 2:	Summarize Your Liabilities	
		Your liabilities Amount you owe
	e D: Creditors Who Have Claims Secured by Property (Official Form 106D) of the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$11,291
	e E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0 \$19,212
3ь. Сору	the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	ψ19,212
Part 3:	Summarize Your Liabilities	
	e I: Your Income (Official Form 106I) our combined monthly income from line 12 of Schedule I	\$2,357.88
	e J: Your Expenses (Official Form 106J) our monthly expenses from line 22c of Schedule J	\$1,905.00

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Document Denise Angie Case Number (if known) _ Debtor 1 First Name Middle Name Last Name

Part 4:	Answer These Questions for Administrative and Statistical Records					
_	Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes					
Your famil	 What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 					
8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. \$3,316.04						
	e following special categories of claims from Part 4, line 6 of <i>Schedule E/F</i> :	Total claim				
From P	art 4 of Schedule E/F, copy the following:					
9a. Dom	estic support obligations (Copy line 6a.)	\$_0.00				
9b. Taxe	es and certain other debts you owe the government. (Copy line 6b.)	\$_0.00				
9c. Clair	ns for death or personal injury while you were intoxicated. (Copy line 6c.)	\$ 0.00				
9d. Stud						
	gations arising out of a separation agreement or divorce that you did not report as laims. (Copy line 6g.)	\$_0.00				
9f. Debt	s to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$_0.00				
9g. Tota	I. Add lines 9a through 9f.	\$_4,208.00				

	Caso 1 ⁻	7 20115 Doc 1	Filad 00/29/17	Entered 09/28/17 17	7:24:41 Des	sc Main
Fill in this in	formation to ide	ntify your case and this fil	ing:	0 of 59		oo maan
Debtor 1	Angie	Denise	Carr			
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> Distr	ict of <u>ILLINOIS</u>			
Case Number			(State)		[Check if this is an
(If known)						amended filing
Official F	<u>orm 106A</u>	<u>/B</u>				
Schedul	e A/B: Pr	operty				12/15
esponsible for ages, write yo Part 1: 01. Do you ow No. Yes.	supplying corre ur name and cas Describe Each Re- vn or have any le Describe	ct information. If more spa e number (if known). Ansv sidence, Building, Land, or (gal or equitable interest in	ace is needed, attach a separa	d, or similar property?		
	-	-		pariy entries for pages	>	\$0.00
Part 2:	Describe Your Vel	nicles				
O3. Cars, vans No. Yes. No. Yes. No. Yes. No. Yes.	Describe Describe Make: Model: Year: Approximate Milea Other information: 2007 Nissan Altim miles t, aircraft, motor Boats, trailers, motor Describe	Nissan Altima 2007 112,000 na with over 112,000 homes, ATVs and other repors, personal watercraft, fishing	Who has an interest in the Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor Check if this is comm instructions) Cecreational vehicles, other vehicles, snowmobiles, motorcycles	s and another unity property (see nicles, and accessories accessories	Do not deduct secured the amount of any secu	claims or exemptions. Put red claims on Schedule D: aims Secured by Property Current value of the portion you own? 00 \$ 6,425.00
			our entries fro Part 2, includi			\$ 6,425.00
				>		
Part 3:	Describe Your Per	sonal and Household Items				
Do you own o	r have any legal	or equitable interest in an	y of the following items?			Current value of the portion you own? Do not deduct secured claims or exemptions
Examples:		iishings urniture, linens, china, kitchenv	vare			
Yes.	Describe	Furniture, linens, small applia	nces, table & chairs, bedroom set		\$700	\$700.00

Official Form 106A/B Record # 752701 Schedule A/B: Property Page 1 of 6

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Carr
Document P Case 17-29115 Denise Doc 1 Angie Debtor 1

First Name Middle Name

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07.	Electronics	3				
			dios; audio, video, stereo, and digital equipment; computers, printers, scanners; music			
		electronic devices	including cell phones, cameras, media players, games			
	No.					
	Yes.	Describe		#500		
			Flat screen TV, computer, printer, music collection, cell phone	\$500	¢ 50	00.00
ne.	Collectible	s of value			\$	00.00
00.			nes; paintings, prints, or other artwork; books, pictures, or other art objects;			
		-	collections; other collections, memorabilia, collectibles			
	No.					
	Yes.	Describe				
		D00011D0			s	0.00
09.	Equipment	for sports and	hobbies		· ·	
		•	ic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes			
	and kayaks	; carpentry tools; m	nusical instruments			
	No.					
	Yes.	Describe				
					\$	0.00
10.	Firearms					
	Examples: I	Pistols, rifles, shoto	guns, ammunition, and related equipment			
	No.					
	Yes.	Describe				
					\$	0.00
11.	Clothes					
	Examples: I	Everyday clothes, f	iurs, leather coats, designer wear, shoes, accessories			
	No.					
	Yes.	Describe				
			Everyday clothes	\$200		
					\$20	<u>00.0</u> 0
12.	Jewelry					
		Everyday jewelry, o	costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,			
	gold, silver					
	No.					
	Yes.	Describe		0.450		
			Everyday jewelry	\$150	¢ 11	50.00
42	Non form				\$ <u> </u>	30.00
13.	Non-farm a	Dogs, cats, birds, h	202700			
	No.	bogo, cato, birdo, i	101000			
	=	Danasiha				
	Yes.	Describe			•	0.00
44	Any other	saraanal and ha	weehold items you did not already list including any health aids you did not list		\$	0.00
14.		Jersonal and No	busehold items you did not already list, including any health aids you did not list			
	No.					
	Yes.	Describe	hacks CDs DVDs 9 Family Dhates	¢7Ε		
			books, CDs, DVDs & Family Photos	\$75		75.00
15	Add 45= -!-!	llor volue of all	of your antice from Port 2, including any antice for page you have attached		\$ <u></u>	. 0.00
			of your entries from Part 3, including any entries for pages you have attached		\$1,6	625.00
	for Part 3. \	Write that numb	er here>			
		escribe Your Fin	annial Accote			
P	art 4:	escribe four Fin	anciai Assets			
Do	vou own or	have any legal	or equitable interest in any of the following?		Current value of the	
	, ou ou o.	navo any logar	or equinable interest in any or the remaining.		portion you own?	
					Do not deduct secured clai	ims
					or exemptions	
16.	Cash					
		Money you have in	your wallet, in your home, in a safe deposit box, and on hand when you file your petition			
	No.					
	_					
	Yes.	Describe				
	Yes.	Describe			\$	0.00

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First Name

17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. □l No. Yes. Describe..... Account Type: Institution name: 1.00 Checking Account US Bank US Bank 25.00 Savings Account 26.00 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts Describe..... Institution or issuer name: Yes. 0.00 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in Describe..... Name of Entity and Percent of Ownership: Yes. 0.00 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders, Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. No. Describe..... Issuer name: Yes 0.00 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans No. Type of account and Institution name: Describe..... Pension plan Employer Unknown 0.00 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications No. Yes. Describe..... Institution name or individual: 0.00 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) No. Yes. Describe..... Issuer name and description: 0.00 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). Describe..... Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): 0.00 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers No. Yes. Describe..... 0.00 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements No. Yes. Describe..... 0.00 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses No. Yes. Describe..... 0.00

Case 17-29115 Denise Angie Debtor 1

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First Name

Middle Name

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Мо	ney or property owed	Current value of the portion you own? Do not deduct secured claims or exemptions	
28.	Tax refunds owed to	you	
	No. Yes. Describe		. 0.00
29.	Family support		\$ <u> </u>
	Examples: Past due or No.	ump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement	
	Yes. Describe		\$ 0.00
30.	Other amounts some	one owes you	\$0. <u>0</u> .0
		s, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, unpaid loans you made to someone else	
	Yes. Describe		s 0.00
31.	Interest in insurance	policies	\$0.0
	Examples: Health, disa	ility, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance Company Name & Beneficiary:	
	Yes. Describe		
		Medical insurance w/employer Term life insurance w/employer	
32.	Any interest in prope	rty that is due you from someone who has died	\$0.00
	If you are the beneficia property because some	of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive	
	No. Yes. Describe		
33.	=	parties, whether or not you have filed a lawsuit or made a demand for payment	\$0.00
	No.	nployment disputes, insurance claims, or rights to sue	
	Yes. Describe		\$0.00
34.	Other contingent and	unliquidated claims of every nature, including counterclaims of the debtor and rights	
	Yes. Describe		
35.	Any financial assets	/ou did not already list	\$0.00
	No.		
	Yes. Describe		\$ <u>0.0</u> 0
36.	Add the dollar value	f all of your entries from Part 4, including any entries for pages you have attached	
		umber here	\$26.00
,	art 5: Describe Ar	y Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.	
		iny legal or equitable interest in any business-related property?	
	No. Yes.		
			Current value of the portion you own? Do not deduct secured claims
			or exemptions
38.	No.	or commissions you already earned	
	Yes. Describe		s 0.00
			a0.00

Doc 1 Desc Main Debtor 1 Angie

First Name 39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices Yes. Describe..... 0.00 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade Yes. Describe..... 0.00 41. Inventory No. Yes. Describe..... 0.00 42. Interests in partnerships or joint ventures No. Name of Entity and Percent of Ownership: Yes. Describe..... 0.00 43. Customer lists, mailing lists, or other compilations No. Yes. Describe..... 0.00 44. Any business-related property you did not already list Describe..... 0.00 45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached \$ 0.00 for Part 5. Write that number here ----Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Describe..... Yes 0.00 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe..... 0.00 48. Crops-either growing or harvested No. Yes. Describe..... 0.00 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe..... 0.00 50. Farm and fishing supplies, chemicals, and feed No. Yes. Describe..... 0.00 51. Any farm- and commercial fishing-related property you did not already list No. Yes. Describe..... 0.00 52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached \$0.00 Debtor 1

Angie

Case 17-29115 Denise

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First Name

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Describe All Property You Own or Have an Interest in That You Did Not List Abo	ove	
53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No.		
Yes. Describe		\$0.00
54. Add the dollar value of all of your entries from Part 7. Write that number here	\$0.00	
Part 8: List the Totals of Each Part of this Form		
55. Part 1: Total real estate, line 2		\$ 0.00
56. Part 2: Total vehicles, line 5	\$ 6,425.00	
57. Part 3: Total personal and household items, line 15	\$ 1,625.00	
58. Part 4: Total financial assets, line 36	\$ 26.00	
59. Part 5: Total business-related property, line 45	\$ 0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. Total personal property. Add lines 56 through 61	\$ 8,076.00	\$ 8,076.00
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$8,076.00

Schedule A/B: Property Page 6 of 6 Official Form 106A/B Record # 752701

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Fill in this in	Fill in this information to identify your case:						
Debtor 1	Angie	Denise	Carr				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court for	r the : <u>NORTHERN</u> District of _	ILLINOIS (State)				
Case Number	r		— (State)				
(If known)							

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

	ming state and federal nonbankrupt ming federal exemptions. 11 U.S.C.		§ 522(D)(3)	
	,g	3(-)(-)		
For any propert	ty you list on <i>Schedule A/B</i> that yo	ou claim as exempt, fill in t	the information below.	
•	on of the property and line on that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	2007 Nissan Altima with over 112,000 miles	\$6,425	\$ _2,400	735 ILCS 5/12-1001(c) - \$2,400.00
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit	
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$700		735 ILCS 5/12-1001(b) - \$700.00
Line from Schedule A/B:	<u>06</u>		100% of fair market value, up to any applicable statutory limit	
Brief description:	Flat screen TV, computer, printer, music collection, cell phone	\$_ 500	 \$	735 ILCS 5/12-1001(b) - \$500.00
Line from Schedule A/B:	<u>07</u>		100% of fair market value, up to any applicable statutory limit	
Brief description:	Everyday clothes	\$_ 200		735 ILCS 5/12-1001(a),(e) - \$200.00
Line from Schedule A/B:	<u>11</u>		100% of fair market value, up to any applicable statutory limit	

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Debtor 1 Angle Denise Document Page 17 of 59 Case Number (if known)

Last Name

Middle Name

Additional Page Part 2: Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption portion you own Schedule A/B that lists this property Copy the value from Check only one box for each exemption Schedule A/B 735 ILCS 5/12-1001(b) - \$150.00 Brief Everyday jewelry \$ 150 description: Line from 100% of fair market value, up to 12 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1001(a) - \$75.00 books, CDs, DVDs & Family Brief 75 description: Photos 100% of fair market value, up to Line from 14 Schedule A/B: any applicable statutory limit Brief Checking Account, US Bank, 1.00 735 ILCS 5/12-1001(b) - \$1.00 _{\$} 1 description: Line from 100% of fair market value, up to 17 Schedule A/B: any applicable statutory limit Brief Savings Account, US Bank, 25.00 735 ILCS 5/12-1001(b) - \$25.00 \$ 25 description: Line from 100% of fair market value, up to 17 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1006 - \$0.00 Brief Pension plan, Employer, 0.00 Unknown description: Line from 100% of fair market value, up to 21 Schedule A/B: any applicable statutory limit 3. Are you claiming a homestead exemption of more than \$155,675? (Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.) No. Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? \square No ☐ Yes. 752701 Official Form 106C Record # Schedule C: The Property You Claim as Exempt Page 2 of 2

Fill in this in	nformation to identif		oc 1 Eilad 00/29/17	Entered 09/28/17 8 of 59	' 17:24:41	Desc Main	
Debtor 1	Angie	Denise	Carr	_			
	First Name	Middle Name	e Last Name				
Debtor 2				-			
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States	s Bankruptcy Court for th	ne : <u>NORTHERN</u>					
Case Numbe	er		(State)			Check if this	s is an
(If known)						amended fil	ing
<u> Official F</u>	orm 106D						
Schedule	D: Creditors	s Who Have	e Claims Secured by	Property			12/15
1. Do any cre	es, write your name additors have claims sheck this box and subtill in all of the informa	secured by your pomit this form to the	` ,	ou have nothing else to report of	on this form.		
					Column A	Column A	Column C
for each o	claim. If more than or	ne creditor has a p	an one secured claim, list the credit articular claim, list the other creditor cal order according to the creditors n	rs in Part 2.	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2.1 CNAC			Describe the property that secu	res the claim:	<u>\$ 11,291.00</u>	\$ 6,425.00	\$ <u>4,866.00</u>
Creditor's			2007 Nissan Altima with over 1	12,000 miles]		
575 Sa Number	gamore Parkway Sou Street	uth					
Number	Sileet		As of the data you file the plain	a ia. Charle all that apply	J		
			As of the date you file, the claim	Tis. Check all that apply.			
Lafayet	tte	IN 47905	Unliquidated				
City		State Zip Code	Disputed				
Who owe	s the debt? Check one		Nature of Lien. Check all that app	oly.			
Debtor	•		An agreement you made (such	as mortgage or secured			
☐ Debtor	•		car loan)				
=	1 and Debtor 2 only t one of the debtors and	another	Statutory lien (such as tax lien, Judgment lien from a lawsuit	mechanic's lien)			
At leas	tione of the debtors and	another	Other (including a right to offset	·)			
	c if this claim relates to	о а		/			
Date Deb	t was incurred		Last 4 digits of account number				
Part 2:	List Others to Be Not	ified for a Debt Tha	at You Already Listed				
			out your bankruptcy for a debt that y	ou already listed in Part 1. For e			

Add the dollar value of your entries in Column A on this page. Write that number here:

\$<u>11,291.00</u>

Eill i	n this inf	Case 17 201		1 Filad 00/29/17	Entered 09/28/17 17:24:4	1 Desc Ma	in
	ii ulis iili	ormation to identity yo	ui case.		9 of 59		
Deb	tor 1	Angie	Denise	Carr			
		First Name	Middle Name	Last Name			
Deb	tor 2						
(Spou	se, if filing)	First Name	Middle Name	Last Name			
Unite	ed States I	Bankruptcy Court for the : _	NORTHERN Dis	strict of ILLINOIS			
				(State)		□ Chec	k if this is an
	e Number _. nown)						ded filing
٠		4005/5				amen	aca iiiiig
JITIC	iai Fo	orm 106E/F					
Sche	dule	E/F: Creditors	Who Have	Unsecured Claims			12/15
ist the / <i>B: Pr</i> reditor eeded	other pa operty (C rs with pa , copy th ny additi	orty to any executory co official Form 106A/B) ar artially secured claims	ontracts or unexp nd on Schedule G that are listed in out, number the e name and case n	pired leases that could result in a 5: Executory Contracts and Une Schedule D: Creditors Who Hav ntries in the boxes on the left. A number (if known).	s and Part 2 for creditors with NONPRIORIT a claim. Also list executory contracts on So expired Leases (Official Form 106G). Do not e Claims Secured by Property. If more spa ttach the Continuation Page to this page. C	chedule include any ace is	
		litara haya priarity upa	noured eleime en	singt you?			
1. 00	-	litors have priority unso	ecured claims ag	ainst you?			
	No. Go	to Part 2.					
Ш	Yes.						
ead noi uns	ch claim l npriority a secured o	isted, identify what type amounts. As much as po claims, fill out the Contin	of claim it is. If a obssible, list the cla uation Page of Pa	claim has both priority and nonpri ims in alphabetical order accordir	ecured claim, list the creditor separately for e ority amounts, list that claim here and show to to the creditor's name. If you have more the ds a particular claim, list the other creditors in ction booklet.)	both priority and nan two priority	
					Total cla	im Priority amount	Nonpriority amount
Part	0. L	ist All of Your NONPRIO	RITY Unsecured C	laims		amount	amount
3. Do	-	litors have nonpriority		-			
	No. You Yes.	u have nothing to report	in this part. Subn	nit this form to the court with your	other schedules.		
nor inc	npriority u luded in F	insecured claim, list the	creditor separatel creditor holds a p	ly for each claim. For each claim	or who holds each claim. If a creditor has mo isted, identify what type of claim it is. Do not tors in Part 3.If you have more than three no	list claims already	
4.1	ADT Sec	curity Services		Last 4 digits of account number			Total claim \$_700.00
7.1	Creditor's N	lame					
	2250 W.	Pinehurst Blvd.		When was the debt incurred?			
	Number	Street					
				As of the date you file, the claim	s: Check all that apply.		
	Addison	IL	60101-6100	Contingent			
	City		zip Code	Unliquidated			
W	_	the debt? Check one.		Disputed			
	Debtor 1	•					
Ļ	Debtor 2	•		Type of NONPRIORITY unsecure	d claim:		
Ļ	₹	and Debtor 2 only		Student loans	-41		
Ļ	=	one of the debtors and anot	her	Obligations arising out of a separ			
L	_	f this claim relates to a nity debt		that you did not report as priority Debts to pension or profit-sharing			
Is		subject to offest?		beats to pension or pront-straining	, p.a.i.o, and other offilial dobte		
	No			Other. Specify Debt Owed			
	Yes			. ,			

Doc 1 Filed 09/28/17 Entered 09/28/17 17:24:41 Desc Main Case 17-29115 Page 20 of 59 Case Number (if known) Document Denise Angie Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Comcast **\$** 131.00 Last 4 digits of account number _ Creditor's Name 2015-2015 800 Sw 39Th St When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent WA 98057 Renton Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Collecting for Creditor Yes Commonwealth Edison \$ 500.00 Last 4 digits of account number 4.3 Creditor's Name 3 Lincoln Center 4th Floor When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 60181 Oakbrook Terrace IL Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify ___Utility Bills/Cellular Service Yes Credit Acceptance 1669 \$ 4,443.00 4.4 Last 4 digits of account number Creditor's Name 2012-07-14 Po Box 513 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Southfield 48037 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only

Debtor 1	Angie	Case 17-29115	Doc 1	Filed 09/28/17 Dacument	Entered 09/28/17 17:24:41 Page 21 of 59 Case Number (if known)	
	First Name	Middle Name		Last Name		
Part 24 Your NONPRIORITY Unsecured Claims - Continuation Page						
After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.						
4.5	redit Acc	eptance Corp	_ Las	t 4 digits of account numbe	r	;

After li	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.5	Credit Acceptance Corp	Last 4 digits of account number	\$ <u>5,180.00</u>
	Creditor's Name 8217 S. Wolcott	When was the debt incurred?	
	Number Street	Then was the dest incurred:	
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60620	Unliquidated	
v	City State Zip Code Who owes the debt? Check one.	Disputed	
li	Debtor 1 only		
Ī	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Ì	Debtor 1 and Debtor 2 only	Student loans	
ĺ	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
آ ا	Check if this claim relates to a	that you did not report as priority claims	
.	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest? No	Condit Estandad to Dahtar(C)	
1	Yes	Other. Specify Credit Extended to Debtor(S)	
4.6	Credit ONE BANK NA	Last 4 digits of account number NULL	<u>\$244.00</u>
	Creditor's Name	When was the debt incurred? 2017-2017	
	Po Box 98875	When was the debt incurred? 2017-2017	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Las Vegas NV 89193	Contingent	
	City State Zip Code	Unliquidated	
<u> </u>	Vho owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
1	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
<u> </u>	s the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
\vdash	Yes First Promier DANIK	- NIIII	• 270 00
4.7	First Premier BANK Creditor's Name	Last 4 digits of account number NULL	\$ _379.00
	601 S Minnesota Ave	When was the debt incurred? 2017-2017	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Sioux Falls SD 57104	Unliquidated	
V	City State Zip Code Vho owes the debt? Check one.	Disputed	
	Debtor 1 only		
[Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
l Is	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
Ï	No	Other. Specify Credit Card or Credit Use	
	Yes		

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Debtor 1	Angie	Denise		D gcument	Page 22 of 59 Case Number (if known)		
	First Name	Middle Name		Last Name			
Part 2:	Your NONPRIORITY Unsecured Claims - Continuation Page						
After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.							

isting any entries on this page, number them	beginning with 4.4, followed by 4.5, and so forth.	Total Clain
Hblc Inc	Last 4 digits of account number	\$ <u>1,013.00</u>
Creditor's Name		
7252 S. Albany Ave	When was the debt incurred?	
Number Street		
	As of the date you file the claim is: Check all that apply	
	As of the date you file, the claim is: Check all that apply. Contingent	
Chicago IL 60629		
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
=	Obligations arising out of a separation agreement or divorce	
At least one of the debtors and another		
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
s the claim subject to offest?	• O 115 () () () ()	
No No	Other. Specify Credit Extended to Debtor(S)	
Yes Illinois Lending		\$ 800.00
	Last 4 digits of account number	\$ 600.00
Creditor's Name	When was the debt incurred?	
724 W Washington Blvd	when was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Chicago IL 60661	Unliquidated	
City State Zip Code	Disputed	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	that you did not report as priority claims	
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
s the claim subject to offest?	Debts to pension of profit-smalling plans, and other similar debts	
No	Other. Specify PayDay Loan	
Yes	оптет. Specify	
Midland Funding Llc	Last 4 digits of account number	\$ 1,314.17
Creditor's Name		•
7252 S. Albany Ave	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Chicago II ecco	Contingent	
Chicago IL 60629	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only	_	
=	Toward MONDPIODITY	
Debtor 2 only	Type of NONPRIORITY unsecured claim: ☐	
Debtor 1 and Debtor 2 only	☐ Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
s the claim subject to offest?		
No	Other. Specify Credit Extended to Debtor(S)	
Yes		

Debtor 1	Angie	Case 17-29115	Doc 1	Filed 09/28/17 Document	Entered 09/28/17 17:24:41 Page 23 of 59 Case Number (if known)	Desc Main		
	First Name	Middle Name		Last Name				
Part 2	Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page							
After listi	After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.							
	eopies G	as	l ac	t 4 digite of account number		9		

After li	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.11	Peoples Gas	Last 4 digits of account number	\$ 300.00
	Creditor's Name		
	200 E. Randolph Dr.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60601	Unliquidated	
l v	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only	_	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Ī	Debtor 1 and Debtor 2 only	Student loans	
Ī	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
7	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
<u>ls</u>	s the claim subject to offest?		
	No	Other. Specify Utility Bills/Cellular Service	
	Yes Yes	0504	. 00 00
4.12	U S DEPT OF ED/GSL/ATL	Last 4 digits of account number 0534	<u>\$ 29.00</u>
	Creditor's Name Po Box 4222	When was the debt incurred? 2007-2012	
	Number Street	THE WAS THE GOST HEATHER.	
	Number Sueet		
		As of the date you file, the claim is: Check all that apply.	
	lowa City IA 52244	Contingent	
	City State Zip Code	Unliquidated	
<u> </u>	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
l .	community debt	Debts to pension or profit-sharing plans, and other similar debts	
l R	s the claim subject to offest?	П	
6	Yes	Other. Specify	
4.13	U S DEPT OF ED/GSL/ATL	Last 4 digits of account number 0524	\$ 63.00
4.13	Creditor's Name		
	Po Box 4222	When was the debt incurred? 2007-2012	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Iowa City IA 52244	Unliquidated	
١.,	City State Zip Code	Disputed	
\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	Who owes the debt? Check one.		
	Debtor 1 only	- (NONDERONIE)	
	Debtor 2 and Debtor 3 ank	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans Obligations origing out of a congretion agreement or diverse.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a community debt	that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
ls ls	s the claim subject to offest?	E peore to perision of profit-straining plane, and other sittilial debts	
	No	Other. Specify	
	Yes		

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Page 24 of 59 **Document** Denise Angie Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** U S DEPT OF ED/GSL/ATL \$ 1,449.00 Last 4 digits of account number _ Creditor's Name 2008-2016 Po Box 4222 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Iowa City 52244 IΑ Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify _ U S DEPT OF ED/GSL/ATL 4748 \$ 2,667.00 4.15 Last 4 digits of account number Creditor's Name 2008-2016 Po Box 4222 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Iowa City 52244 IΑ Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another

that you did not report as priority claims

Other. Specify _

Debts to pension or profit-sharing plans, and other similar debts

Check if this claim relates to a

community debt Is the claim subject to offest?

No

List Others to Be Notified for a Debt That You Already Listed

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Page 25 of 59
Case Number (if known) **Document** Debtor 1 Angie Denise

2	example, if a collection agency is trying to collect from you 2, then list the collection agency here. Similarly, if you have additional creditors here. If you do not have additional pers	for a debt you more than or	owe to someone else, list the original ne creditor for any of the debts that you	I creditor in Parts 1 or u listed in Parts 1 or 2, list the
	Clerk, Sixth Mun Div, Bankruptcy Dept.	_	On which entry in Part 1 or Part 2 li	ist the original creditor?
1	_{Name} 16501 S. Kedzie		Line 5 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
-	Number Street	=		Part 2: Creditors with Nonpriority Unsecured Claims
_	Markham IL City State Zip 0	- 60426 - Code	Last 4 digits of account number	
	Shindler & Joyce, Bankruptcy Dept.	_	On which entry in Part 1 or Part 2 li	ist the original creditor?
_	Name 1990 E. Algonquin Rd Suite 180	_	Line 5 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
_	Number Street	_		Part 2: Creditors with Nonpriority Unsecured Claims
_	Schaumburg IL City State Zip	_60173	Last 4 digits of account number _	
	Clerk, First Mun Div, Bankruptcy Dept.	_	On which entry in Part 1 or Part 2 li	ist the original creditor?
1	_{Name} 50 W. Washington St., Rm. 1001		Line 8 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
-	Number Street	_		Part 2: Creditors with Nonpriority Unsecured Claims
_	Chicago IL City State Zip (- 60602	Last 4 digits of account number _	
	Steven J. Fink & Associates, Bankruptcy Dept.	_	On which entry in Part 1 or Part 2 li	ist the original creditor?
	Name 25 E. Washington St. # 1233		Line 8 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
-	Number Street	_		Part 2: Creditors with Nonpriority Unsecured Claims
-	Chicago	_60602	Last 4 digits of account number _	
	City State Zip	Code		
-	Clerk, First Mun Div, Bankruptcy Dept.	_	On which entry in Part 1 or Part 2 li	ist the original creditor?
	varme 50 W. Washington St., Rm. 1001	_	Line 10 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
	Number Street	_		Part 2: Creditors with Nonpriority Unsecured Claims
_	Chicago IL	- 60602 -	Last 4 digits of account number _	
	City State Zip (Code		
-	Blatt Hasenmiller Leibsker & Moore LLC, Bankruptcy Dep	<u>t.</u>	On which entry in Part 1 or Part 2 li	ist the original creditor?
	_{Vame} 8605 Broadway	_	Line 10 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
_	Number Street	_		Part 2: Creditors with Nonpriority Unsecured Claims
_	Merrillville IN	46410	Last 4 digits of account number _	
	City State Zip	Code		

Schedule E/F: Creditors Who Have Unsecured Claims

Official Form 106E/F

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Page 26 of 59 **Document** Angie Denise Debtor 1

Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

			Total claim
Total claims from Part 1	6a. Domestic support obligations	6a.	\$0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00
			Total claim
Total claims from Part 2	6f. Student loans	6f.	Total claim \$
	6f. Student loans 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6f. 6g.	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority		\$4,208.00
	 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims 6h. Debts to pension or profit-sharing plans, and other 	6g.	\$

Fill	l in this inf	Caso 17 formation to ider	tify your case:	Filod 00/29/17		ed 09/28/17 17:24:41 7 of 59	Desc Main	
De	ebtor 1	Angie	Denise	Carr				
		First Name	Middle Name	Last Name	-			
	ebtor 2 ouse, if filing)	First Name	Middle Name	Last Name	-			
Un	ited States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District	of _ILLINOIS				
	ise Number known)			(State)			Check if this is an amended filing	
 ∩ffi	cial Fo	orm 106G					amonada ming	
			ory Contracts an	d Unavaired Las	200		1	2/15
1. D	nation. If monal pages o you hav No. Cho Yes. Fill	nore space is need, write your name any executory eck this box and in all of the informely each personnt, vehicle lease,	eded, copy the additional pare and case number (if know contracts or unexpired least submit this form to the court mation below even if the contract or company with whom you	ese; fill it out, number the envn). ese? with your other schedules. Your tracts or leases are listed in a have the contract or lease	ontries, and a ou have noth Schedule A	y responsible for supplying correct ittach it to this page. On the top of shing else to report on this form. (B: Property (Official Form 106A/B) what each contract or lease is for elet for more examples of executory contracts.	any (for	
ı	·		hom you have the contract	or lease		State what the contract or least	se is for	
2.1					_			
	Name							
	Number	Street						
	City		State	Zip Code	_			
2.2								
2.2	Name				_			
					_			
	Number	Street						
	City		State	Zip Code	_			
2.3								
	Name				_			
	Number	Street			_			
	City		State	Zip Code	_			
2.4								
	Name				_			
	Number	Street			_			
	City		State	Zip Code	_			
2.5								
	Name				_			
	Number	Street			_			

State Zip Code

City

Official Form 106G

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Fill in this in	nformation to ide	ntify your case:	
Debtor 1	Angie	Denise	Carr
	First Name	Middle Name	Last Name
Debtor 2	-		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of _	
Case Number	r		(State)
(If known)			

Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. D	o you have any codebtors? (If you are filing a joint case, do not list either spouse	as a codebtor.)	
	No.		
	Yes		
2. W	ithin the last 8 years, have you lived in a community property state or territor	? (Community prop	perty states and territories include
Α	rizona, California, Idaho, Lousiiana, Nevada, New Mexico, Puerto Rico, Texas, W	ashington, and Wis	consin.)
	No. Go to line 3.		
[Yes. Did your spouse, former spouse, or legal equivalent live with you at the ti	me?	
	☐ No ☐ Yes. Inwhich community state or territory did you live?	Fill in the nam	ne and current address of that person
			o and sanon assumes of that person.
	Name of your spouse, former spouse or legal equivalent		
	Number Street		
			
	City State Column 1, list all of your codebtors. Do not include your spouse as a codebt	Zip Code	
s	hown in line 2 again as a codebtor only if that person is a guarantor or cosign chedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Sched chedule E/F, or Schedule G to fill out Column 2.	=	
	Column 1: Your codebtor	(Column 2: The creditor to whom you owe the debt
			Check all schedules that apply:
3.1	Louis Clay		Schedule D, line
	Name 8217 S. Wolcott		Schedule E/F, line4
	Number Street		Schedule G, line
		620 Code	_
3.2			Schedule D, line
	Name		Schedule E/F, line
	Number Street		Schedule G, line
	City State 7	Code	
3.3	City State Zi	Code	Schedule D, line
	Name		Schedule E/F, line
	Number Street		Schedule G, line
	City State Zi	Code	—
	,	-	

Official Form 106H Record # 752701 Schedule H: Your Codebtors Page 1 of 1

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			DOMINIEN	<u>16. 7.9</u> 01. 3.9
Fill in this in	nformation to ident	ify your case:		
Debtor 1	Angie	Denise	Carr	
Debtor 2	First Name	Middle Name	Last Name	
(Spouse, if filing)	First Name	Middle Name	Last Name	
Case Number	r			Check if this is:
(If known)				An amended filing
				A supplement showing post-petition
				
				chapter 13 income as of the following date

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment				
Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse
If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed	1	Employed Not employed
Include part-time, seasonal, or self-employed work.	Occupation	Data entry		
Occupation may Include student or homemaker, if it applies.	Employers name	Cook County Soc	ial Services	
	Employers address	118 N Clark St. Ro	oom 500	
		Chicago, IL 60602	!	,
	How long employed there?	Since 1/1/2014		
spouse unless you are separated. If you or your non-filing spouse ha	he date you file this form. If you ha	ine the information for a	•	· · · · ·
			For Debtor 1	For Debtor 2 or non-filing spouse
	ry and commissions (before all pay calculate what the monthly wage wo		\$3,316.04	\$0.00
3. Estimate and list monthly overti	me pay.		\$0.00	\$0.00
4. Calculate gross income. Add line	e 2 + line 3.		\$3,316.04	\$0.00

 Official Form 106I
 Record # 752701
 Schedule I: Your Income
 Page 1 of 2

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Document Angie Denise Debtor 1 Case Number (if known) First Name Last Name

				For Debtor 1		Debtor 2 or filing spouse		
	Copy	line 4 here	4.	\$3,316.04		\$0.00		
5. L i		payroll deductions:	_					
		ax, Medicare, and Social Security deductions	5a.	\$500.72		\$0.00		
		landatory contributions for retirement plans	5b. —	\$281.86		\$0.00		
	5c. V	oluntary contributions for retirement plans	5c. —	\$0.00		\$0.00		
	5d. F	Required repayments of retirement fund loans	5d. 	\$0.00		\$0.00		
		nsurance	5e. 	\$119.08		\$0.00		
		Omestic support obligations	5f. —	\$0.00		\$0.00		
	5g. L	Inion dues	5g. 	\$56.51		\$0.00		
		Other deductions. Specify:	5h. —	\$0.00		\$0.00		
		payroll deductions . Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6. 	\$958.16		\$0.00		
7. C a	lcula	te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$2,357.88		\$0.00		
8. Li s	st all	other income regularly received:						
	8a.	Net income from rental property and from operating a business,						
		profession, or farm						
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total						
		monthly net income.	8a.	\$0.00		\$0.00		
	8b.	Interest and dividends	8b.	\$0.00		\$0.00		
	8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00		\$ 0.00		
		dependent regularly receive						
		Include alimony, spousal support, child support, maintenance, divorce						
		settlement, and property settlement.						
	8d.	Unemployment compensation	8d.	\$0.00		\$0.00		
	8e.	Social Security	8e.	\$0.00		\$0.00		
	8f.	Other government assistance that you regularly receive	8f.	\$0.00		\$0.00		
		Include cash assistance and the value (if known) of any non-cash						
		assistance that you receive, such as food stamps (benefits under the						
		Supplemental Nutrition Assistance Program) or housing subsidies.						
		Specify:						
	8g.	Pension or retirement income	8g. 	\$0.00		\$0.00		
	8h.	Other monthly income. Specify:	8h. 	\$0.00		\$0.00		
9.	Add	all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9	\$0.00		\$0.00		
10.	Calc	ulate monthly income. Add line 7 + line 9.	10.	\$2,357.88 +		\$0.00 =	. [\$2,357.88
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	<u> </u>	+=,001.00		+ -		Ψ2,007.00
11.	Inclu other Do n	e all other regular contributions to the expenses that you list in Schedule de contributions from an unmarried partner, members of your household, you friends or relatives. ot include any amounts already included in lines 2-10 or amounts that are not ify:	our dependent ot available to	•			11	\$0.00
12.		the amount in the last column of line 10 to the amount in line 11. The res		•	applies		12.	\$2,357.88
13.		e that amount on the <i>Summary of Schedules</i> and <i>Statistical Summary of Ce</i> ou expect an increase or decrease within the year after you file this form		s anu त्रसंबास्य Data, If I	applies		'-·L	Ψ2,331.00
13.	x I		•					

Fill in this in	formation to identify you	ır case:				
Debtor 1	Angie	Denise	Carr	Check if this is:		
	First Name	Middle Name	Last Name	An amend	ū	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	_	ent showing post of the following o	t-petition chapter 13
United States	Bankruptcy Court for the :	NORTHERN DISTRICT (DF ILLINOIS			acto.
Case Number (If known)	r		_	MM / DD /	YYYY	
Official F	orm 106J				=	2 because Debtor 2
				maintains a	a separate house	ehold.
	e J: Your Exp					12/14
-				are equally responsible for supply ages, write your name and case nur	_	
Part 1:	Describe Your Household					
	Go to line 2. Does Debtor 2 live in a se	eparate household? file a separate Schedu	le J.			
2. Do you l	have dependents?	X No		Dependent's relationship to	Dependent's	Does dependent live
	st Debtor 1 and		this information for	Debtor 1 or Debtor 2	age	with you? X No
Debtor 2		each depen	dent			Yes
Do not si names.	tate the dependents'					X No
						Yes
						X _{No}
						Yes
						X No
						Yes
						X No
						Yes
_	expenses include es of people other than	X No				
yourself	and your dependents?	Yes				
Part 2:	Estimate Your Ongoing Mo	nthly Expenses				
-			-	m as a supplement in a Chapter 13 I, check the box at the top of the for		
the applicable		picy is filed. If this is a	supplemental schedule 3	, check the box at the top of the for	ili aliu ilii ili	
	=	-	ince if you know the value Income (Official Form 106		,	Your expenses
	tal or home ownership ex for the ground or lot.	kpenses for your resid	ence. Include first mortgag	ge payments and	4.	\$500.00
	cluded in line 4:					·
4a. Re	eal estate taxes				4a.	\$0.00
4b. Pro	operty, homeowner's, or re	enter's insurance			4b.	\$0.00
4c. Ho	ome maintenance, repair,	and upkeep expenses			4c.	\$50.00
4d. Ho	omeowner's association or	r condominium dues			4d.	\$0.00

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Debtor 1 Angie Denise Denise Page 32 of 59
Carr Care Number (if known)

or 1 Arigie Deriise	Call	Case Number (if known)		
First Name Middle Name	Last Name		V	
			10	our expenses
Additional Mortgage payments for your residence, such	h as home equity loans		5	\$0.0
Utilities:		6	a.	\$270.0
6a. Electricity, heat, natural gas			а b.	\$0.0
6b. Water, sewer, garbage collection			_	\$185.
6c. Telephone, cell phone, internet, satellite, and cable			ic	\$ 0.0
6d. Other Specify:			d. _	
Food and housekeeping supplies			7. -	\$250.
Childcare and children's education costs			8	\$0.
Clothing, laundry, and dry cleaning			9	\$100.
Personal care products and services			0	\$70.
. Medical and dental expenses			1	\$30.
 Transportation. Include gas, maintenance, bus or train fa Do not include car payments. 	are.	1	2	\$350.
Entertainment, clubs, recreation, newspapers, magazing	nes, and books	1	3	\$0.
Charitable contributions and religious donations		1	4	\$0.
Insurance.				
Do not include insurance deducted from your pay or inclu	ided in lines 4 or 20.			
15a. Life insurance		15	a	\$0.
15b. Health insurance		15	b	\$0.
15c. Vehicle insurance		15	c	\$100.
15d. Other insurance. Specify:		15	d	\$0.
Taxes. Do not include taxes deducted from your pay or in	ncluded in lines 4 or 20.			
Specify:		1	6	\$0.
Installment or lease payments:				
17a. Car payments for Vehicle 1		17	a	\$0.
17b. Car payments for Vehicle 2		17	b	\$0.
17c. Other. Specify:		17	c	\$0.
17d. Other. Specify:			d	\$0.
Your payments of alimony, maintenance, and support t	that you did not report as dedu	cted		
from your pay on line 5, Schedule I, Your Income (Offic	cial Form 106l).	1	8	\$0.
Other payments you make to support others who do no	ot live with you.			
Specify:		1	9	\$0.
Other real property expenses not included in lines 4 or	5 of this form or on Schedule	l: Your Income.		
20a. Mortgages on other property		20	a.	\$ 0.
20b. Real estate taxes		20	b	\$ 0.
20c. Property, homeowner's, or renter's insurance		20	c	\$ 0.
20d. Maintenance, repair, and upkeep expenses		20	d.	\$ 0.
20e. Homeowner's association or condominium dues		20	e. –	\$ 0.

 Official Form 106J
 Record #
 752701
 Schedule J: Your Expenses
 Page 2 of 3

Case 17-29115 Doc 1 Filed 09/28/17 Entered 09/28/17 17:24:41 Desc Main Document Page 33 of 59

Denise Angie Debtor 1 Case Number (if known) _ First Name Middle Name Last Name \$0.00 21. 21. Other. Specify: _ 22.. Your monthly expense: Add lines 4 through 21. \$1,905.00 22. The result is your monthly expenses. 23. Calculate your monthly net income. \$2,357.88 23a. 23a. Copy line 12 (your comibined monthly income) from Schedule I. \$1,905.00 23b. Copy your monthly expenses from line 22 above. 23b.-\$452.88 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Explain Here: Yes.

Official Form 106J Record # 752701 Schedule J: Your Expenses Page 3 of 3

Fill in this in	formation to iden	tify your case:	
Debtor 1	Angie	Denise	Carr
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	r the : <u>NORTHERN</u> District of	ILLINOIS (State)
Case Number (If known)	r		_

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NO	OT an attorney to help you fill out bankruptcy forms?
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have re correct.	ead the summary and schedules filed with this declaration and that they are true and
/s/ Angie Denise Carr Signature of Debtor 1	Signature of Debtor 2
Date 09/27/2017 MM / DD / YYYY	Date

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Debtor 1 Angie Denise Carr First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the : NORTHERN District of ILLINOIS (State)	Fill in this in	nformation to ide		
Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the :NORTHERN District ofILLINOIS	Debtor 1			
United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u> (State)				
(State)				
	Case Number		of the . <u>NORTHERN</u> district of _	

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

,	, , , , , , , , , , , , , , , , , , ,			
Part 1:	Give Details About Your Marital Status and Who	ere You Lived Before		
01. What is your current marital status?				
Married Married				
Not married				
02 During the last 3 years, have you lived anywhere other than where you live now?				
No.Yes. List all of the places you lived in the last 3 years. Do not include where you live now.				
	Debtor 1	Dates Debtor 1	Debtor 2:	Dates Debtor 2
		lived there	Same as Debtor 1	lived there Same as Debtor 1
	7252 S Albany Ave	FROM 04/2010	_	Same as Debior 1
	Chicago IL 60629-3037	To 11/2016		
 Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.) No. Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H). 				
Part 2: Explain the Sources of Your Income				

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Debtor 1 Angie Denise Carr Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$27,061 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, Wages, commissions, \$34,058 For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2016) Operating a business Operating a business Wages, commissions, \$30,000 est Wages, commissions, For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

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Angie Denise Carr Case Number (if known) _ Debtor 1 First Name Middle Name Last Name Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Total amount paid Amount you still owe Was this payment for... payments Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment paid owe 08 Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment Include creditor's name Identify Legal actions, Repossessions, and Foreclosures Part 4: Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. ☐ No. Yes. Fill in the details. Nature of the case Status of the case Court or agency Collection 6th Municipal District Pending Credit Acceptance Corp VS Angie Carr CASE NUMBER#15M68911 On appeal Concluded

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epto	ri Angle	Dellise	Call	Case Number (if kn	own)	
	First Name	Middle Name	Last Name			
10	Within 1 year before you Check all that apply and		y of your property repossessed, for	eclosed, garnished, attached, s	eized, or levied?	
	No. Go to line 11					
	Yes. Fill in the inform	ation below.				
11		ou filed for bankruptcy, did ment because you owed a	l any creditor, including a bank or debt?	financial institution, set off ar	y amounts from y	our accounts
	No. Go to line 11	ation below				
12	Yes. Fill in the inform		any of your property in the posse	ssion of an assignee for the bo	enefit of creditors,	a
	court-appointed receiver	r, a custodian, or another o		-	·	
	No. Yes.					
Pa	List Certain Gifts	and Contributions				
13	Within 2 years before yo	ou filed for bankruptcy, did	you give any gifts with a total val	ue of more than \$600 per pers	on?	
	No. Yes. Fill in the details	for each gift				
14	_		you give any gifts or contribution	s with a total value of more th	an \$600 to any cha	arity?
	No.					
	Yes. Fill in the details	for each gift.				
Pa	List Certain Loss	ses				
15	Within 1 year before you gambling?	ı filed for bankruptcy or sir	nce you filed for bankruptcy, did y	ou lose anything because of t	heft, fire, other dis	aster, or
	No.					
	Yes. Fill in the details	for each gift.				
P	List Certain Pay	ments or Transfers				
16	consulted about seeking	g bankruptcy or preparing	ou or anyone else acting on your a bankruptcy petition? ers, or credit counseling agencies			ou
	☐ No.					
	Yes. Fill in the details	:				
	Party Contact Info		Description and value of any p	roperty transferred	Date payment or transfer	Amount of payment
	Geraci Law L.L.C.					Payment/Value: \$4,000.00: \$0.00
	55 E. Monroe Stree	t #3400				paid prior to filing,
	Chicago,IL 60603					balance to be paid through the plan.

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	Party Contact Info	Description and value of	any property transferred	Date paym or transfer	• •
	Hananwill Credit Counseling	Credit Counseling Services	;	2017	\$25.00
	115 N. Cross St.				
	Robinson, IL 62454				
17	Within 1 year before you filed for bankruptcy promised to help you deal with your creditor Do not include any payment or transfer that	s or to make payments to your cre		fer any property to any	one who
	No.				
	Yes. Fill in the details.				
18	Within 2 years before you filed for bankrupto transferred in the ordinary course of your bu Include both outright transfers and transfers	usiness or financial affairs?			
	Do not include gifts and transfers that you h	ave already listed on this statemen	t.		
	No. Yes. Fill in the details for each gift.				
	Tes. Fill III the details for each gift.				
19	Within 10 years before you filed for bankrup beneficiary? (These are often called asset-properties)		o a self-settled trust or s	imilar device of which	you are a
	No.				
	Yes. Fill in the details for each gift.				
P	art 8: List Certain Financial Accounts, Instru	iments, safe Deposit Boxes, and Stor	age Units		
20	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, o houses, pension funds, cooperatives, assoc	r other financial accounts; certifica	tes of deposit; shares in		
	No.				
	Yes. Fill in the details.				
	_	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
21	Do you now have, or did you have within 1 y cash, or other valuables?	ear before you filed for bankruptcy	, any safe deposit box o	r other depository for s	ecurities,
	No.				
	Yes. Fill in the details.				
		Who else had access to it?	Describe the conter	nts	Do you still have it?
22	Have you stored property in a storage unit o	r place other than your home withi	n 1 year before you filed	for bankruptcy?	
	No.				
	Yes. Fill in the details.				
		Who else has or had access to it?	Describe the conter	nts	Do you still have it?
P	art 9: Identify Property You Hold or Control i	for Someone Else			

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Angie Denise Carr Case Number (if known) Debtor 1 First Name Middle Name Last Name Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. No. Yes. Fill in the details. Where is the property? Describe the property Value **Give Details About Environmental Information** Part 10: For the purpose of Part 10, the following definitions apply: Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24 Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? No. Yes. Fill in the details. Environmental law, if you know it Date of notice Governmental unit 25 Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Date of notice Environmental law, if you know it 26 Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders Yes. Fill in the details. Court or agency Nature of the case Status of the case Give Details About Your Business or Connections to Any Business 27 Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time A member of a limited liability company (LLC) or limited liability partnership (LLP) A partner in a partnership An officer, director, or managing executive of a corporation An owner of at least 5% of the voting or equity securities of a corporation No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. Yes. Fill in the details. Date issued

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Fall 12. Sign Below	
answers are true and correct. I understand that make	cial Affairs and any attachments, and I declare under penalty of perjury that the king a false statement, concealing property, or obtaining money or property by fraud fines up to \$250,000, or imprisonment for up to 20 years, or both.
🗶 /s/ Angie Denise Carr	×
Signature of Debtor 1	Signature of Debtor 2
Date 09/27/2017 MM / DD / YYYY	Date
Did you attach additional pages to Your Statement	of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?
No	
Yes	
Did you pay or agree to pay someone who is not an	attorney to help you fill out bankruptcy forms?
No	
Yes. Name of person	Attach the <i>Bankruptcy Petition Preparer's Notice,</i> Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In	re				
An	gie Denise C	arr / Debtor		Case No:	
				Chapter:	Chapter 13
		DISCLOSURE O	F COMPENSATION OF ATTORNEY	Y FOR DEI	BTOR
	npensation pa	aid to me within one year before the fili	2016(b), I certify that I am the attorney ng of the petition in bankruptcy, or agrecontemplation of or in connection with the	ed to be pai	d to me, for services
	For legal s	ervices, I have agreed to accept	\$4,000.00		
	Prior to the	e filing of this statement I have received	\$0.00		
	Balance D	ue	\$4,000.00		
2.	The source	of the compensation paid to me was:			
	Debt	or(s) Other: (specify)			
3.	The source	of compensation to be paid to me is:			
	Deb	otor(s) Other: (specify)			
4.		not agreed to share the above-disclosed law firm.	d compensation with any other person ur	nless they ar	re members and associates
	1 1	law firm. A copy of the agreement, tog	mpensation with a other person or perso gether with a list of the names of the peo		
5.	In return fo	_	to render legal service for all aspects of	the bankru	ptcy
	a. Analys	·	nd rendering advice to the debtor in dete	rmining wh	ether to file a petition in
			les, statements of affairs and plan which	may be rea	uired:
	-		f creditors and confirmation hearing, and		
•					•
6.	By agreeme	ent with the debtor(s), the above-disclos	sed fee does not include the following se	rvice:	
	Г		CERTIFICATION		
			CERTIFICATION nplete statement of any agreement or arr ue debtor(s) in this bankruptcy proceeding	-	or
		Date: 09/28/2017	/s/ Tarek Muhammad Khalil		
		Date	Signature of Attorney		
			Geraci Law I. I. C		

752701 Page 1 of 1 Record #

Name of law firm

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.



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- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.



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- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307 (a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.



C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:

- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows: purpose: provide some money for attorney without waiting 6 months. Advantage to debtor: costs client less by reducing administrative expense and encouraging efficiency rather than charging by hour and submitting bills.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;



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- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank]



Document Page 48 of 59 F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$310.00
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:

Signed

Co-Debtor(s)

Attorney for the Debtor(s)

Do not sign this agreement if the amounts are blank.

Case 17-29115 Doc 1 File **69923/Law Enter**ed 09/28/17 17:24:41 Desc Mair National Headquarters: 55 E. Monroe ഉദ്യേഷ്ട്രില്ലെ പ്രവിശേഷം വിശ്യം വിശ്യം

Date: 9/26/2017

Consultation Attorney: MMA

Record #: 752-701

Attorney - Client Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter 13 bankruptcy under the following terms and conditions. I have signed and received a copy the "Court Approved Retention Agreement" (CARA) between Chapter 13 Debtors and their Attorneys" as established by the Bankruptcy Court for the Northern District of Illinois, and any terms that conflict with it are null and void. I understand I must comply with those terms. Attorney fees for filed Chapter 13 Bankruptcy shall be the fee stated in the CARA I have received the 11U.S.C § 527(a) disclosures. I have been advised of my chapter 7 alternative and choose to file Chapter 13 instead even though it usually costs more. More than one attorney and paralegal will work on my case.

FEES: This does NOT INCLUDE court filing fees of \$310, costs for credit counseling or financial management classes. Any amount not paid prior to the case being filed shall be paid through the Chapter 13 Trustee. These fees are fixed, but the attorneys may apply to the court for additional fees if allowed by the CARA or other circumstances, such as extended evidentiary hearings, contested adversary proceedings or appeals. If the Court awards additional fees, they will also be paid through the Chapter 13 Trustee. Fees are "flat fees" and "advance payment retainers" for pre-filing and pre-confirmation work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". If this contract is terminated by either party prior to the filing of the case, we will submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

No other work: Geraci Law is not representing me in state or other courts regarding creditors in my bankruptcy. Any state court action not stopped by the Automatic Stay of a filed bankrutpcy is my responsibility.

Injury or other claims or property I must disclose any such claims or propery I now have or acquire after filing Chapter 13 to both the Chapter 13 trustee and to the court in a filed amendment and obtain authority to keep them or pay those claims to the Trustee.

PLAN: The plan payment is estimated to be \$\frac{\sqrt{50.60}}{\sqrt{50.600}}\$ per month for \frac{\sqrt{50.600}}{\sqrt{50.600}}\$ months. The payment and length of the plan are based on the information I have provided including income, expenses, assets and debts. If these amounts are not accurate, my plan payment or duration may need to be increased. In addition, the Court, Chapter 13 Trustee or creditors could object to my proposed Chapter 13 payment, which may cause it to increase. I further understand that if my income or expenses change during my Chapter 13, my plan payment may have to change. I agree to read my petition and plan and study it before signing it so I know what is included, INCLUDING what I am listing as debts, what my property is, what my assets are and if they are claimed as exempt, and to make full disclosure.

as debts, what my property is, what my assets are and if they are claimed as exempt, and to make full disclosure.
My plan payment DOES include the following, unless stated otherwise: mortgage arrears; association arrears; vehicles; tax debt; support obligations that are post due (but not future) parking tickets (not traffic fines); debts pursuant to a divorce decree/marital settlement you listed other secured debts including furniture, electronics, etc.; all other unsecured debts; other:
My plan payment does NOT include include future mortgage, rent, condo fees and support payments; criminal fines/court fees; rent/lease arrears; student loan principal and interest unless 100% planned to unsecured creditors, sold property taxes; debts incurred after the case is filed, including any association fees as long as the property is in my name; other
Student loans: are usually NEVER paid 100% in a Chapter 13, but are paid the same percentage as unsecured creditors without interest, so my student loans will CONTINUE to accrue interest, and if I don't pay them directly they will be even larger at the end of the plan, so I have been told about this and I will deal with my student loans myself directly Debts not discharged if they not paid in full: student loans; educational debts; unfiled or late filed tax debts; undisclosed debts; support/maintenance debts; debts incurred by fraud, or debts listed in your red folder or found non-dischargeable by a Judge. Representation limited to Bankruptcy Court We do not represent you in state court, or in loan modifications or similar matters. If I am eligible to receive a tax refund during my Chapter 13, I understand I must turn it over to the Chapter 13 Trustee unless I am specifically advised that I do not need to. This may change on a yearly basis, so I must check with my attorneys every year. I also understand that if I receive any significant sums of money other than through employment, including but not limited to life insurance proceed workers compensation award, personal injury or other court settlement, I MUST notify my attorney immediately and I may have to pay some all of the funds into my Chapter 13 plan.
I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition. If I fail to remain current in a domestic support obligation, fail to certify to the Court that I have remained current, or if I fail to take my financial management class, that me case may be closed without a discharge, and I will be required to pay a fee to have it reopened.

(Joint Debtor)

Representing Geraci Law L.L.C.

Dated: 44/14

Page 1 of 1

Attorney for the Debter(s)

ngie Carr (Debto

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Angie Denise Carr / Debtor	Bankruptcy Docket #:
	Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 09/27/2017 /s/ Angie Denise Carr

Angie Denise Carr

X Date & Sign

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^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Document Page 51 of 59 In re Angle Denise Carr / Debtor

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

In re Angie Denise

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found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 09/27/2017	/s/ Angie Denise Carr	
	Angie Denise Carr	
Dated: 09/28/2017	/s/ Tarek Muhammad Khalil	
	Attornovi Torok Muhammad Khalil	

Form B 201A. Notice to Consumer Debtor(s) Record # 752701 Page 2 of 2 Case 17-29115 Doc 1 Filed 09/28/17 Entered 09/28/17 17:24:41 Desc Main Page 53 of 59 Document

Carr

Case Number (if known) _ Denise Angie Debtor 1 Last Name First Name **Answer These Questions for Reporting Purposes** Part 6: 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." 16. What kind of debts do you have? ☐No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? Do you estimate that after any exempt property is No. excluded and administrative expenses Yes. are paid that funds will be available for distribution to unsecured creditors? 25,001-50,000 1,000-5,000 18. How many creditors do 1-49 50,001-100,000 5,001-10,000 **50-99** you estimate that you ☐ More than 100,000 10,001-25,000 owe? 100-199 200-999 □\$500,000,001-\$1 billion ☐ \$1,000,001-\$10 million \$0-\$50,000 How much do you □\$1,000,000,001-\$10 billion \$10,000,001-\$50 million **550,001-\$100,000** estimate your assets to □\$10,000,000,001-\$50 billion □ \$50,000,001-\$100 million be worth? **\$100,001-\$500,000** ☐More than \$50 billion □ \$100,000,001-\$500 million ☐ \$500,001-\$1 million ■\$500,000,001-\$1 billion □ \$1,000,001-\$10 million \$0-\$50,000 20. How much do you \$1,000,000,001-\$10 billion \$50,001-\$100,000 \$10,000,001-\$50 million estimate your liabilities □\$10,000,000,001-\$50 billion ☐ \$50,000,001-\$100 million \$100,001-\$500,000 to be? ☐ More than \$50 billion ☐ \$100,000,001-\$500 million □ \$500,001-\$1 million Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. .C. §§ 152, 1341 1519, and 3571. Signature of Debtor 2 Signature of Debto Executed on Executed on MM / DD / YYYY

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Fill in this inf	formation to ide	ntify your case:	
Debtor 1	Angie	Denise	Carr
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court t	for the : <u>NORTHERN</u> District of	ILLINOIS (State)
Case Number	·		
(If known)			

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT an attorney to	help you fill out bankruptcy forms?
No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under populty of perjuly I declare that I have read the summary	and schedules filed with this declaration and that they are true and
correct.	
x(Ing. D	x
Signature of Debtor/1	Signature of Debtor 2
Date : 9 / 27 /2017	Date

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Debto	r 1	Angie	Denise	Сап	Case Number (if known)
JUDIO		First Name	Middle Name	Last Name	
28	□,	Yes. Check all that	oove applies. Go to Part 12. t apply above and fill in the deta you filed for bankruptcy, did y or other parties.		nt to anyone about your business? Include all financial
	_	No. Yes. Fill in the deta	ails. Date iss	ued 1	
Pa	rt 12	Sign Below			
	answin co 18 U.	signature of Debi	correct. I understand that making the property of the property	ing a false statement, concesines up to \$250,000, or impris	nts, and I declare under penalty of perjury that the aling property, or obtaining money or property by fraud sonment for up to 20 years, or both. of Debtor 2
00000 000 0000000000000000000000000000			onal pages to Your Statement o	of Financial Affairs for Indivi	duals Filing for Bankruptcy (Official Form 107)?
	Did	you pay or agree	to pay someone who is not an	attorney to help you fill out	bankruptcy forms?
processories.		No			No. 1 d. Doublewater Politica Proporaria Nation
Management		Yes. Name of per	rson		Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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- Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met: (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filling or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the fisk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the estaconne or change in State, Federal or Bankruptcy laws before the case bankruptcy trustae if it can't be protected, that the fustee might object if live have

is filed in Cour and WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE IN /2017 Dated:

Angie Denise Carr

X Date & Sign

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Angie Denise Carr / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

Dated: _______ X Date & Sign

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Part 4:	Sign Below		_
E		per penalty of perius, that the information on this statement and in any attachments is true and correct.	
1	•	or fill out or file Form 122C-2. In the file form 122C-2. In the form, copy your current monthly income from line 14 above.	

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Form B 201A, Notice to Consumer Debtor(s)

In re Angie Denise Carr / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

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WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 1201

Angie Denise Carr

X Date & Sign

Dated: 9 /24/201

Attorney: Yarek Muhammad Khaiil